

Fill in this information to identify your case:	-	(FILED
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA	<	SEP 11 2024
Case number (if known)	Chapter you are filing under:	UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA
	☐ Chapter 11 ☐ Chapter 12	12:25
	Chapter 13	Check if this is an amended filing
		24-12641
Official Form 101		\$313,00
Voluntary Petition for Individ	uals Filing for Bankruptc	Y 06/24

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

ra	identity Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	<u> </u>	
	Write the name that is on	Eduardo	Elena
	your government-issued picture identification (for	First name	 First name
	example, your driver's license or passport).	Garcia	
		Middle name	Middle name
	Bring your picture identification to your	Castillo	Castillo
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names and any assumed, trade names and doing business as names.		
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8843	xxx-xx-5235

	btor 1 Eduardo Garcia Elena Castillo	Castillo	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Your Employer Identification Number (EIN), if any.		
	(2.07), 11 (2.07)	EIN	EIN
5.	Where you live	;	If Debtor 2 lives at a different address:
		3719 Cleveland St Selma, CA 93662 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
	·	Fresno County If your mailing address is different from the one	County If Debtor 2's mailing address is different from yours, fill it
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. □ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Deb	tor 1 Eduardo Garcia C tor 2 Elena Castillo	astillo	•	Case number (if known)
Pari	2: Tell the Court About	Your Bank	ruptcy C	se
7. The chapter of the Bankruptcy Code you are		Check or (Form 20	e. (For a 10)). Also	prief description of each, see <i>Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy</i> go to the top of page 1 and check the appropriate box.
	choosing to file under	☐ Chap	ter 7	
		☐ Chap	ter 11	
		☐ Chap	ter 12	
		■ Chap	ter 13	
8.	How you will pay the fee	abo ord	out how yo	entire fee when I file my petition. Please check with the clerk's office in your local court for more details u may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with address.
		☐ Ind	eed to pa	the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay e in Installments (Official Form 103A).
		☐ I re but app	equest that is not required	t my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, uired to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that if family size and you are unable to pay the fee in installments). If you choose this option, you must fill out in to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
).	Have you filed for			
	bankruptcy within the last 8 years?	■ No.		
			District	When Case number
			District	When Case number
	·		District	When Case number
0.	Are any bankruptcy	■ No		
Ē	cases pending or being filed by a spouse who is not filing this case with you, or by a business	☐ Yes.		
	partner, or by an - affiliate?			
	N*		Debtor	Relationship to you
			District	When Case number, if known
	,	-	Debtor	Relationship to you
	•		District	When Case number, if known
1.	Do you rent your	■ No.	Go to I	ne 12.
	residence?	☐ Yes.	Has yo	ur landlord obtained an eviction judgment against you?
				No. Go to line 12.

	tor 2 Elena Castillo				Case number (if known)
5.5	2. Panart About Anu D	!	V O		
	Report About Any Bu	ısınesses	You Owr	as a Sole Propriet	e e e e e e e e e e e e e e e e e e e
2.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	siness
	A sole proprietorship is a				
	business you operate as an individual, and is not a		Name	of business, if any	
á	separate legal entity such as a corporation, partnership, or LLC.				
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Stat	ate & ZIP Code
	separate sheet and attach it to this petition.		Checi	k the appropriate ho	ox to describe your business:
					iness (as defined in 11 U.S.C. § 101(27A))
					al Estate (as defined in 11 U.S.C. § 101(51B))
					defined in 11 U.S.C. § 101(53A))
			. 🗆	Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
		•		None of the above	re
	are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	In 11 U.S ■ No. □ No. □ Yes.	I am f Code. I am fi	not filing under Chap iling under Chapter 1	11, but I am NOT a small business debtor according to the definition in the Bankruptc
				•	ed under Subchapter V of Chapter 11. 11, I am a small business debtor according to the definition in the Bankruptcy Code, a
		☐ Yes.	I choo	se to proceed under	er Subchapter V of Chapter 11.
rt	4: Report if You Own or	Have Any	/ Hazardo	us Property or Any	ny Property That Needs Immediate Attention
	Do you own or have any	■ No.			,
	property that poses or is alleged to pose a threat	☐ Yes.			·
	of imminent and identifiable hazard to		What is	the hazard?	-
	public health or safety?				·
	Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs		Where is	s the property?	
	urgent repairs?			. · · · · · · · · · · · · · · · · · · ·	Number, Street, City, State & Zip Code

	ÍAbo	out Debtor 1:		Δho	ut Debtor 2 (Spouse Only in a Joint Case):
Tell the court whether		must check one:	n r		must check one:
you have received a briefing about credit counseling. The law requires that you		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.			I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate completion.
receive a briefing about credit counseling before you file for bankruptcy.		Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.			Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
You must truthfully check one of the following choices. If you cannot do so, you are not eligible to		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	' '		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certifica of completion.
file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee		Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	 		Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
you paid, and your creditors can begin collection activities again.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
		To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances			To ask for a 30-day temporary waiver of the requirement attach a separate sheet explaining what efforts you mad to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
		required you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
		briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you			If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you d not do so, your case may be dismissed.
		developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted			Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
		only for cause and is limited to a maximum of 15 days.			
		I am not required to receive a briefing about credit counseling because of:			I am not required to receive a briefing about credit counseling because of:
		Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			□ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty. I am currently on active military duty in a military combat zone.			Active duty. I am currently on active military duty in a military combat zone.
		If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.			If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waive of credit counseling with the court.

otor 1 Eduardo Garcia Elena Castillo	Castillo		Case nu	mber (if known)
16: Answer These Que	stions for R	leporting Purposes		
What kind of debts do you have?	16a.	individual primarily for a ☐ No. Go to line 16b.	ly consumer debts? Consumer debts are personal, family, or household purpose."	defined in 11 U.S.C. § 101(8) as "incurred by an
	16b.	Are your debts primari	ly business debts? Business debts are de investment or through the operation of the	bts that you incurred to obtain business or investment.
	16c.	Yes. Go to line 17. State the type of debts y	ou owe that are not consumer debts or busi	iness debts
Are you filing under Chapter 7?	■ No.	I am not filing under Cha	pter 7. Go to line 18.	
administrative expenses are paid that funds will be available for	3	1 am filing under Chapter are paid that funds will b ☐ No ☐ Yes	r 7. Do you estimate that after any exempt p e available to distribute to unsecured credito	oroperty is excluded and administrative expenses ors?
How many Creditors do you estimate that you owe?	☐ 50-99 ☐ 100-1	99	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
How much do you estimate your assets to be worth?	□ \$50,0 □ \$100,	01 - \$100,000 001 - \$500,000	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
How much do you estimate your liabilities to be?	□ \$50,0 ■ \$100,	001 - \$100,000 001 - \$500,000	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
7: Sign Below				·
you	If I have of United St If no attor documen I request I understabankrupte and 3571 Eduarde Signature	chosen to file under Chapt tates Code. I understand the riney represents me and I of the transfer of the tate of t	ter 7, I am aware that I may proceed, if eligit he relief available under each chapter, and did not pay or agree to pay someone who is d the notice required by 11 U.S.C. § 342(b). The chapter of title 11, United States Code, seent, concealing property, or obtaining mone up to \$250,000, or imprisonment for up to 2	ole, under Chapter 7, 11,12, or 13 of title 11, 1 choose to proceed under Chapter 7. In not an attorney to help me fill out this specified in this petition. Beyor property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,
	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded anadministrative expenses are paid that funds will be available for distribution to unsecure creditors? How many Creditors do you estimate that you owe? How much do you estimate your assets to be worth? T: Sign Below	tor 2 Elena Castillo 16: Answer These Questions for R What kind of debts do you have? 16b. 16c. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? How many Creditors do you estimate that you owe? How much do you estimate that you owe? How much do you estimate your assets to be worth? Sign Below T: Sign Below You I have ex United St If no atto document I request Landard Signature Signature of Signature Signature of Signature Signature of Signature Signature of Signa	Make kind of debts do you have? 16a	Are you filing under Chapter ? State the type of debts you owe that are not consumer debts are demonstrative expenses are paid that funds will be available for destinate that you estimate your flabilities in your estimate your flabi

Debtor 2 Elena Castillo		Cas	se number (if known)	· .	
<u> </u>	· · · · · · · · · · · · · · · · · · ·			•	
or your attorney, if you are presented by one	I, the attorney for the debtor(s) named in th under Chapter 7, 11, 12, or 13 of title 11, U for which the person is eligible. I also certi	nited States Code, and have e	explained the relief avail	able under eac	h chapter
you are not represented by a attorney, you do not need ofile this page.	and, in a case in which § 707(b)(4)(D) appl schedules filed with the petition is incorrect	ies, certify that I have no knov	vledge after an inquiry th	nat the informat	ion in the
		_ ·			
		Date		•	
•	Signature of Attorney for Debtor	Date	MM / DD / YYYY		
	Signature of Attorney for Debtor . Printed name	Date .	MM / DD / YYYY	· · · · · · · · · · · · · · · · · · ·	
		Date	MM / DD / YYYY		
	Printed name	Date	MM / DD / YYYY		·
	Printed name Firm name	Date	MM / DD / YYYY		-

ed 09/11/24	Case 24-12641	Doo				
Debtor 1 Eduardo Garcia Debtor 2 Elena Castillo	Case number (if known)	ase number (if known)				
For you if you are filing this bankruptcy without an attorney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should und people find it extremely difficult to represent themselves successfully. Because bankruptcy financial and legal consequences, you are strongly urged to hire a qualified attorney.	lerstand that many has long-term				
f you are represented by an attorney, you do not need to ile this page.		a required document, ee, bankruptcy				
	You must list all your property and debts in the schedules that you are required to file with the court a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not not be discharged. If you do not list property or properly claim it as exempt, you may not be able to judge can also deny you a discharge of all your debts if you do something dishonest in your bankrup destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you coimprisoned.	list a debt, the debt may keep the property. The ptcy case, such as audited to determine if				
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired will not treat you differently because you are filing for yourself. To be successful, you must be familia States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the coufiled. You must also be familiar with any state exemption laws that apply.	ar with the United				
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal conseq \Box No	juences?				
	■ Yes					
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccu could be fined or imprisoned? □ No ■ Yes	rate or incomplete, you				
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy form	ns?				
'	■ No ☐ Yes Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official F	Form 119).				
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I hat this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose repreperly handle the case. Educate Satura Satura Elema Castillo Signature of Debtor 1 Elema Castillo Signature of Debtor 2	ve read and understood ny rights or property if I do				
	Date 9/11/24 Date 09-11-3034 MM/DD/YYYY					

Voluntary Petition for Individuals Filing for Bankruptcy

Contact phone

Cell phone Email address 559-408-1331

Cell phone 559-498-1331
559-1990-559-8

Email address

Certificate Number: 15317-CAE-CC-038856900



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>September 11, 2024</u>, at <u>11:32</u> o'clock <u>AM PDT</u>, <u>Elena Castillo</u> received from <u>Access Counseling</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>Eastern District of California</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 11, 2024 By: /s/Anro Buscas

Name: Anro Buscas

Title: Certified Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

Certificate Number: 15317-CAE-CC-038856905



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>September 11, 2024</u>, at <u>11:33</u> o'clock <u>AM PDT</u>, <u>Eduardo Castillo</u> received from <u>Access Counseling</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>Eastern District of California</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 11, 2024 By: /s/Anro Buscas

Name: Anro Buscas

Title: Certified Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of California

In r	Eduardo Garcia Castillo Elena Castillo Case No.
	Debtor(s) Chapter 13
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
l.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept \$ 0.00
	Prior to the filing of this statement I have received \$ 0.00
	Balance Due \$ 0.00
2.	\$_313.00 of the filing fee has been paid.
3.	The source of the compensation paid to me was:
	☑ Debtor ☐ Other (specify):
l .	The source of compensation to be paid to me is:
	Debtor Other (specify):
5.	☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.
	CERTIFICATION
this 1	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in bankruptcy proceeding. 19 - 11 - M
	ELENA CASTILLO, Pro Se